

Fill in this information to identify the case:

Debtor 1 Rosemary Marie Flores

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Texas

Case number 20-33394

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, Court claim no. (if known): 6
as Trustee of the Bungalow Series III Trust

Last 4 digits of any number you use to identify the debtor's account: 3 4 5 8

Date of payment change: 07/01/2021
Must be at least 21 days after date of this notice

New total payment: \$ 1,192.30
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 427.84 New escrow payment: \$ 429.45

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Rosemary Marie Flores
First Name Middle Name Last Name

Case number (if known) 20-03394

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x/sk
 Signature

Date 6/8/21
06/01/2021

Print: Christopher L. Carman
First Name Middle Name Last Name

Title Litigation/Compliance Counsel

Company BSI Financial Services

Address 1425 Greenway Drive, Suite 400
Number Street
Irving TX 75038
City State ZIP Code

Contact phone 972-347-4350

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ROSEMARY FLORES
 RICHARD FLORES
 18626 ISLANDBREEZE DR
 SPRING TX 77379

YOUR LOAN NUMBER:

DATE: 05/19/21

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - CORRECTION ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 07/21 THROUGH 06/22.

----- ANTICIPATED PAYMENTS FROM ESCROW - 07/21 THROUGH 06/22 -----

HOMEOWNERS INS	2757.91
COUNTY TAX	159.01
SCHOOL	1174.08
UTILITY	557.27

TOTAL PAYMENTS FROM ESCROW 4648.27

MONTHLY PAYMENT TO ESCROW 387.35 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 07/21 THROUGH 06/22-----

-ANTICIPATED PAYMENTS-		-- ESCROW BALANCE COMPARISON --	
MONTH	TO ESCROW FROM ESCROW	DESCRIPTION	ANTICIPATED REQUIRED
		ACTUAL STARTING BALANCE	1431.59 1936.82
JUL 21	387.35		1818.94 2324.17
AUG 21	387.35		2206.29 2711.52
SEP 21	387.35		2593.64 3098.87
OCT 21	387.35		2980.99 3486.22
NOV 21	387.35		3368.34 3873.57
DEC 21	387.35		3755.69 4260.92
JAN 22	387.35	159.01 COUNTY TAX	
		1174.08 SCHOOL	
		557.27 UTILITY	
FEB 22	387.35		2252.68 2757.91
MAR 22	387.35		2640.03 3145.26
APR 22	387.35	2757.91 HOMEOWNERS I ALP	269.47 RLP 774.70
MAY 22	387.35		656.82 1162.05
JUN 22	387.35		1044.17 1549.40
			1431.52 1936.75

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----
 IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -505.23.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	762.85 *
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	387.35
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	42.10
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 07/01/21 1192.30

* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 774.70. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 774.70.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

02/20	470.88	03/20	470.88	04/20	6589.76 *
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

01/21	1174.08 SCHOOL	01/21	557.27 UTILITY
00/00	0.00	00/00	0.00

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"COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR SUITE# 201, AUSTIN, TEXAS 78705. A TOLL FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-876-8500."

If you have filed a bankruptcy petition and there is an automatic stay in effect in your bankruptcy case or you have received a discharge of your debt, the liability for the obligation described in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.